



# 1st for Women Pet Insurance – Jacaranda FM competition Terms & Conditions

**Address:** Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191  
**PO Box:** 11250, Johannesburg, 2000

First For Women Insurance Company Ltd, is a licensed non-life insurer and financial services provider.  
Administered by Oneplan Underwriting Managers (Pty) Ltd an authorised financial services provider.

[firstforwomen.co.za](http://firstforwomen.co.za)



## **COMPETITION TERMS & CONDITIONS – 1st for Women Pet Insurance x Jacaranda FM**

The promoter is **1st For Women Insurance Company Limited** (Registration number: 1998/004804/06), a licensed non-life insurer and financial services provider (FSP: 18178), with its registered office at Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191.

### **DURATION OF THE COMPETITION**

- 1 The competition commences on the 7<sup>th</sup> of August 2025 and ends on the 15<sup>th</sup> of August 2025, both days inclusive. After this date no further entries to the competition will be permitted.

### **WHO MAY ENTER THE COMPETITION**

- South African citizens or permanent residents aged 18 years or older.
- Individuals in possession of a valid South African ID.

### **WHO MAY NOT ENTER THE COMPETITION**

- 2 The competition is not open to-
  - 2.1 directors, members, partners, agents, employees or consultants of 1<sup>st</sup> for Women and Jacaranda FM and/ or any of their associated or affiliated companies and/ or agencies or any supplier of goods or services in connection with a competition; and
  - 2.2 the spouse, life partner, business partner or associate, or the natural or adopted parent, child or sibling, of any person specified in the above.
- 3 You may not participate in or be eligible to win a competition if you have won a competition promoted by 1st for Women Insurance within the past three months. You will be eligible to participate in a competition promoted by [insurer name] after the expiry of three months after the date on which you won the last competition.

### **HOW TO ENTER**

- 4 To enter the competition, participants are required to do the following-
  - 4.1 Submit a photo of your pet via Jacaranda FM WhatsApp line

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- 4.2 For an additional chance to win, request an obligation-free pet insurance quote from 1st for Women
- 4.3 It is the entrant's responsibility to ensure to provide accurate personal details as required. Failure to provide accurate contact details will jeopardise your prize.

### HOW MANY TIMES CAN YOU ENTER?

- 5 Only one entry will be accepted per person. Multiple entries from the same person will be disqualified.

### PRIZES

- 6 Five winners will receive **R5,000 in cash** for submitting a pet photo.
- 7 An additional R1000 in prize money if the winner opts in into our marketing list, and for the grand prize, the lucky winner will receive a **12 months of free pet insurance** from 1st for Women and subject to underwriting and policy terms, for getting an obligation free quote
- 8 Prizes are not transferable and may not be exchanged for cash / retail voucher.
- 9 The Pet Insurance policy will only be valid for a period of 12 months from the date of receipt thereof.

### REQUIREMENTS YOU MUST MEET TO USE THE PRIZE

- 10 Any costs or expenses which you may incur other than in respect of those items specifically included in a prize are for your own account. 1st for Women Insurance and Jacaranda FM will not be responsible for any costs or expenses which you, or your partner (if applicable), incur during and for purposes of your entry into the competition and your acceptance and/or use of a prize.
- 11 1st for Women Insurance may require you to provide us with such additional information and documentation as we may reasonably require to process, confirm and facilitate your acceptance and/or use of a prize. If you refuse to provide us with the requested information or documentation, you will forfeit the prize.

### DELIVERY/ COLLECTION/ ACCEPTANCE OF PRIZE

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- 12 1st for Women Insurance and Jacaranda FM will contact the winner to arrange the fulfilment of the prize. 1st for Women Insurance and/or Jacaranda FM will process the prize digitally, to your mobile number
- 13 In the event that you win a prize provided by a third-party supplier, the supplier will contact you to arrange the collection thereof. In this regard, you must collect the prize at the time and date arranged with the supplier of the prize. All correspondence regarding the prize must be directed at the supplier of the prize. 1st for Women Insurance and Jacaranda FM will not be responsible for any further correspondence, harm, damage, loss or claim relating to the provision of any element of the prize

#### **HOW WILL WINNERS BE NOTIFIED**

- 14 The winner will be notified by means of the contact details provided to 1st for Women Insurance and/or Jacaranda FM
- 15 The winner will be notified by telephone / SMS / email within 30 days of the closing date of the competition.
- 16 The winner will be announced daily from the 11<sup>th</sup> of August 2025 till the 15<sup>th</sup> of August 2025 on Jacaranda FM, along with the winners' name and surname, which the winner will be required to provide to Jacaranda FM.

#### **WHAT HAPPENS IF THE WINNER CANNOT BE CONTACTED OR IS NOT ABLE TO TAKE UP THE PRIZE**

- 17 If Jacaranda FM is unable to contact a winner within 48 hours, the winner will forfeit the prize and Jacaranda FM reserves the right to re-draw a new winner under the same conditions.

#### **GROUNDINGS FOR DISQUALIFICATION**

- 18 You may not win a prize if it is unlawful for 1st for Women Insurance to supply such a prize to you. If you do win such a prize, you will forfeit it.
- 19 If you fail, to comply with any of the terms and conditions, then without prejudice to any other remedy which 1st for Women Insurance may have, you will be automatically disqualified and you will forfeit the prize/s (in the event that you have already won a prize);
- 20 If you fail to provide the correct contact details which Jacaranda FM will use to contact you for your prize.
- 21 If upon winners selection and vetting, you are found to be a director, member, partner, agent, employee or consultant of 1<sup>st</sup> for Women and Jacaranda FM and/ or any of their associated or

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affiliated companies and/ or agencies or any supplier of goods or services in connection with a competition

- 22 If you fail to get a 1st for Women Pet Insurance obligation free quote within the specified competition dates

## GENERAL

- 23 Your entry into the competition and/or your acceptance of a prize (in the event that you win a prize) constitutes your binding acceptance of the terms and conditions on behalf of yourself.
- 24 If you use a mobile phone for entry into the competition, the telephone calls / text messages/ data usage will be charged at the prevailing rates, which may vary from time to time. "Free" minutes under a cell-phone contract do not apply.
- 25 It is your responsibility to ensure that your entry is received by Jacaranda FM prior to the closure of the competition. Any entries which are not received by us prior to the closure of the competition will not be eligible to participate, regardless of the reason for the late entry. We and our affiliates are not responsible for any entries which are not received by us, whether timeously or at all, regardless of the cause thereof. Without limitation, we and our affiliates are not responsible for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, or providers, computer hardware or software failure or malfunction, traffic congestion (whether physical, or on the Internet, telephone lines or at any service provider, web site or other device or medium), or any combination thereof, or any other technical or other problems.
- 26 1st for Women Insurance and our affiliates are not responsible for any injury or damage to your or any other person's computer, mobile telephone or other device used by you to enter into, or obtain any materials related to, the competition.
- 27 It is your responsibility to ensure that any information which you provide to Jacaranda FM is accurate, complete and up to date. Should any of the data provided by yourself in connection with this competition prove to be invalid, inaccurate, and false or misleading, your entry shall be disregarded, and you shall be prohibited from entering any further 1st for Women Insurance and/or Jacaranda FM competitions for a set period to be determined by 1st for Women Insurance.
- 28 1st for Women Insurance and/or Jacaranda FM does not make any representations or give any guarantees, whether expressly or implicitly, as to a prize, and in particular, but without limitation, make no representations and give no warranty that –
- 28.1 your entry or participation in the competition will necessarily result in you winning a prize.

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- 29 1st for Women Insurance and/or Jacaranda FM and our affiliates will not be responsible for any harm, damage, loss or claim relating to the provision of any element of a prize or any changes to a prize that may be made at any time.
- 30 Prizes are not transferable and may not be deferred, changed or exchanged for cash or any other item.
- 31 1st for Women Insurance and/or Jacaranda FM as the case may be, reserve the right to vary, postpone, suspend, or cancel the competition and any prizes, or any aspect thereof, without notice at any time, for any reason which we deem necessary. In the event of such variation, postponement, suspension or cancellation, you agree to waive any rights, interests and expectations that you may have in terms of this competition and acknowledge that you will have no recourse against us, our affiliates and third-party suppliers.
- 32 You agree that your participation in the competition, and your acceptance and/or use of a prize, or any aspect thereof, is at your own risk.
- 33 By entering this competition, contestants consent to-
- receive marketing and/or promotional material from 1st for Women Insurance and/or Jacaranda FM and/or any of their associated or affiliated companies. No contestant or winner of this competition is in any way obliged to enter into a contract of insurance with 1st for Women Insurance and/or Jacaranda FM and/or a contract with any of their associated or affiliated companies.
  - to the processing of your personal information by 1st for Women Insurance and/or Jacaranda FM and/or any of their associated or affiliated companies, and/or the promoter and/or its service providers, insofar that it is necessary to give effect to the competition, for example to view the entries, select and announce the winners publicly and deliver the prizes.
- For more details on how we may deal with your personal information please see our Privacy Policy on our website - ([Privacy Policy | 1st For Women Insurance](#)). For any questions or clarifications regarding the processing of your personal information, you may contact us by emailing [informationofficer@tihsa.co.za](mailto:informationofficer@tihsa.co.za)
- 34 For purposes hereof, "affiliate" means 1st for Women Insurance and/or Jacaranda FM partners, co promoters and sponsors of this competition, our subsidiaries, our and their subsidiaries and respective holding companies, the subsidiaries of their holding companies, and our and their directors, officers, employees, agents and representatives.
- 35 These terms and conditions will be construed, interpreted and enforced in accordance with the laws of contract and dispute resolution in the Republic of South Africa



- 36 1st for Women Insurance and/or Jacaranda FM and the judges' decision on any matter concerning the competition and/or arising out of these terms and conditions is final and binding on you, and no correspondence will be entered into.

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